

UNITED STATES BANKRUPTCY COURT

FOR THE

**EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In the Matter of:

PATRICK ROCH

Debtor

Chapter 13

Case No. 18-13759-KHK

OBJECTION TO CONFIRMATION OF PLAN,
NOTICE OF OBJECTION TO CONFIRMATION OF PLAN
AND
NOTICE OF SCHEDULED HEARING ON THIS OBJECTION

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Chapter 13 Plan filed November 20, 2018. The cause for this objection is as follows:

Violation of 11 U.S.C. §1325(a)(3) – Good Faith and Violation of 11 U.S.C. §1325(b)(1)(B) – Disposable Income: Below median Debtor shows \$813.23/mo. of Disposable Monthly Income on Schedule I/J, but has proposed a 1% Plan with payments of only \$540.24/mo.

Violation of 11 U.S.C. §1325(a)(4) – Liquidation Test. Debtor has undervalued his real estate at \$360,000.00. Zillow values it at \$397,281.00, making a 1% Plan inappropriate.

Violation of 11 U.S.C. §1325(a)(6) – Feasibility. Plan does not provide for lease listed on recently filed Schedule G.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and

Notice of Objection To Confirmation

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supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must mail a copy to the persons listed below.

Attend the hearing to be held on January 17, 2019 at 9:30 a.m., in Courtroom III on the 3rd floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, VA 22314. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman
300 North Washington Street, Ste, 400
Alexandria, VA 22314

Clerk of the Court
United States Bankruptcy Court
200 South Washington Street
Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: December 14, 2018

/s/Thomas P. Gorman
Thomas P. Gorman
Chapter 13 Trustee
300 N. Washington Street, #400
Alexandria, VA 22314
(703) 836-2226
VSB 26421

CERTIFICATE OF SERVICE

I hereby certify that I have this 14th day of December, 2018 served via ECF to authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Patrick Roch
Chapter 13 Debtor
102 Reflection Way
Sterling, VA 20164

Ashvin Pandurangi
Attorney for Debtor
AP Law Group, PLC.
7777 Leesburg Pike, Suite 402n
Falls Church, VA 22043

/s/ Thomas P. Gorman
Thomas P. Gorman